

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement
Disciplinary Action Quarterly Report
July – September 2001**

Name and Location	Enforcement No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Date Action Closed	Type of Closure	Fines and Penalties
Kokas, William Dearborn	00-654	Life, A&H, Variable Contracts	Suspension	07/12/01	2018 Unfair methods of competition and unfair and deceptive acts or practices	07/12/01	Consent Order	
Engstrom, Eric A. Cheboygan	01-835	Life A&H, MLP&C	Revocation	07/24/01	1204(4) Lack of fitness or trustworthiness	07/24/01	Consent Order	
Hidgon, Pamela and Millennium One Insurance Oak Park	01-836	P&C	Revocation	08/03/01	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	08/03/01	Consent Order	
Bankers Life & Casualty Company Chicago	01-845	Life, P&C	Market Conduct Fee	08/20/01	438(3) Company failure to respond	8/20/01	Consent Order	\$1,250.00
TIAA-CREF Life Insurance Company New York	01-849	Life	Market Conduct Fee	08/10/01	438(3) Company failure to respond	8/10/01	Consent Order	\$2,500.00
Teachers Insurance New York	01-848	Life & Health	Market Conduct Fee	08/10/01	438(3) Company failure to respond	8/10/01	Consent Order	\$2,500.00
Meridian Security Insurance Company Sterling Heights	01-864	P&C	Market Conduct Fee	8/23/01	438(3) Company failure to respond	8/23/01	Consent Order	\$2,500.00

Enforcement
Disciplinary Action Quarterly Report
July – September 2001
Page 2

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Aetna Life Insurance Company Houston	01-844	Life	Market Conduct Fee	8/23/01	438(3) Company failure to respond	8/23/01	Consent Order	\$2,500.00
Neuenschwander, Daniel J. Grand Ledge	01-853	Life A&H, VC	Revocation; Civil Penalty; Restitution	8/20/01	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 2005(a) An unfair method of competition and an unfair or deceptive act or practice in the business of insurance	8/20/01	Consent Order	\$2,000.00
Cooperative Optical Services, Inc. Detroit	01-819	AFDS	Market Conduct Fee	8/20/01	3525(2) Requirement that revised contract or rate be immediately filed with the commissioner; 21063c(2) Requirement of HMOs to file for approval all rate changes or contract changes	8/20/01	Consent Order	\$500.00

**Enforcement
Disciplinary Action Quarterly Report
July – September 2001
Page 3**

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Care Choice HMO Farmington Hills	01-855	HMO	Market Conduct Fee	09/05/01	4111i Requirement that all qualified health plans which process and pay claims for Medicaid services, to file with the Commissioner a "Quarterly Notice of Medicaid Claims Defects".	09/05/01	Consent Order	\$500.00
Saunders, Thomas Whitmore Lake	00-685	A&H, Life, MPL&C	Revocation	09/11/01	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	9/11/01	Consent Order	
Community Choice Okemos	01-856	HMO	Market Conduct Fee	09/07/01	4111i Requirement that all qualified health plans which process and pay claims for Medicaid services, to file with the Commissioner a "Quarterly Notice of Medicaid Claims Defects".	9/07/01	Consent Order	\$500.00

**Enforcement
Disciplinary Action Quarterly Report
July – September 2001
Page 4**

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Midwest Health Plan Dearborn	01-875	HMO	Market Conduct Fee	09/20/01	4111i Requirement that all qualified health plans which process and pay claims for Medicaid services, to file with the Commissioner a "Quarterly Notice of Medicaid Claims Defects".	09/20/01	Consent Order	\$500.00
Upper Peninsula Health Plan Marquette	01-874	HMO	Market Conduct Fee	08/23/01	4111i Requirement that all qualified health plans which process and pay claims for Medicaid services, to file with the Commissioner a "Quarterly Notice of Medicaid Claims Defects".	08/23/01	Consent Order	\$500.00
HealthPlus of Michigan, Inc. Flint	01-782	HMO	Market Conduct Fee	09/19/01	21023(3) Responsibility of insurance bureau to regulate the business and financial aspects of health maintenance organization operations; 21063(1) Requirement of HMO's to file for approval all rate changes or contract changes	09/19/01	Consent Order	\$1,500.00

Enforcement
Disciplinary Action Quarterly Report
July – September 2001
Page 5

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Webber, Robert and IBF Insurance Group. Rochester Hills	01-852	Life, A&H, MLP&C	Revocation	09/20/01	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	09/20/01	Consent Order	
American Fidelity Assurance Company Oklahoma City	01-879	Life & Health	Market Conduct Fee	09/25/01	438(3) Company failure to respond	09/25/01	Consent Order	\$2,500.00